

Exhibit N

HUD Goal Analysis of nheli07-he1_12222006

HUD Goal Analysis of nheli07-he1_12222006															
				Low/Mod				Underserved				Special Affordable			
	Total Current UPB	Total Loans	Total Units	Main Goals		Sub-Goals		Main Goals		Sub-Goals		Main Goals		Sub-Goals	
				Hit Rate	Surplus/Deficit	Hit Rate	Surplus/Deficit	Hit Rate	Surplus/Deficit	Hit Rate	Surplus/Deficit	Hit Rate	Surplus/Deficit	Hit Rate	Surplus/Deficit
Results From Entire File	\$ 491,363,526.96	3,025	3,210	68.27%	420	100.00%	419	58.98%	664	62.24%	227	31.80%	242	49.23%	250
Results Where Loans Meet the Pooling Requirements	\$ 491,363,526.96	3,025	3,210	68.27%	420	100.00%	419	58.98%	664	62.24%	227	31.80%	242	49.23%	250
Results Where Loans Do Not Meet the Pooling Requirements	\$ -	-	-	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0
	\$ -	-	-	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0

HUD Goal Analysis of nheli07-he1_12222006												
Corporate Goal	Low/Mod			Underserved Area			Special Affordable			Corporate Goal	Surplus/ (Deficit)	
	Eligible Units	Qualified Units	Hit Rate	Eligible Units	Qualified Units	Hit Rate	Eligible Units	Qualified Units	Hit Rate		Surplus/ (Deficit)	Surplus/ (Deficit)
53.0%										23.0%		
Results From Entire File	2,748	1,876	68.3%	3,164	1,866	59.0%	2,748	874	31.8%		242	242
Results Where Loans Meet the Pooling Requirements	2,748	1,876	68.3%	3,164	1,866	59.0%	2,748	874	31.8%		242	242
Results Where Loans Do Not Meet the Pooling Requirements	-	-	0.0%	-	-	0.0%	-	-	0.0%		0	0
	-	-	0.0%	-	-	0.0%	-	-	0.0%		0	0

HUD Sub-goal Analysis of nheli07-he1_12222006 (Single Family Owner Occupied Mortgages in Metro Areas)												
Corporate Goal	Low/Mod			Underserved Area			Special Affordable			Corporate Goal	Surplus/ (Deficit)	
	Eligible Units	Qualified Units	Hit Rate	Eligible Units	Qualified Units	Hit Rate	Eligible Units	Qualified Units	Hit Rate		Surplus/ (Deficit)	Surplus/ (Deficit)
46.0%										17.0%		
Results From Entire File	776	776	100.0%	776	483	62.2%	776	382	49.2%		250	250
Results Where Loans Meet the Pooling Requirements	776	776	100.0%	776	483	62.2%	776	382	49.2%		250	250
Results Where Loans Do Not Meet the Pooling Requirements	-	-	0.0%	-	-	0.0%	-	-	0.0%		0	0
	-	-	0.0%	-	-	0.0%	-	-	0.0%		0	0

NOTES:

(Report Header -- identifies whether main goal or sub-goal)														
Low/Mod					Underserved Area					Special Affordable				
Corporate Goal	Eligible Units	Qualified Units	Hit Rate	Surplus/ (Deficit)	Corporate Goal	Eligible Units	Qualified Units	Hit Rate	Surplus/ (Deficit)	Corporate Goal	Eligible Units	Qualified Units	Hit Rate	Surplus/ (Deficit)
A1 (%)					A2 (%)					A3 (%)				
Results From Entire File	B1	C1	C1/B1	C1 - (B1 * A1)		B2	C2	C2/B2	C2 - (B2 * A2)		B3	C3	C3/B3	C3 - (B3 * A3)
Results Where Loans Meet the Pooling Requirements	D1	E1	E1/D1	E1 - (D1 * A1)		D2	E2	E2/D2	E2 - (D2 * A2)		D3	E3	E3/D3	E3 - (D3 * A3)
Results Where Loans Do Not Meet the Pooling Requirements	F1	G1	G1/F1	G1 - (F1 * A1)		F2	G2	G2/F2	G2 - (F2 * A2)		F3	G3	G3/F3	G3 - (F3 * A3)
	H1	J1	H1/J1	J1 - (H1 * A1)		H2	J2	H2/J2	J2 - (H2 * A2)		H3	J3	H3/J3	J3 - (H3 * A3)

1 = Low/Mod

2 = Underserved Area

3 = Special Affordable

Refer to attachment for definitions of goals. Sub-goals are measured in mortgages, based on the goal qualification of the owner occupied unit if the property contains more than one unit. Please note that the term "unit" is used when referring to sub-goals for simplicity.

A: HUD established Goal or Sub-goal Target. Note that values change annually through 2008. Need to discuss if this should be an annual update or to allow user entry.

B: Eligibility for counting towards goals is generally a loan attribute, with the exception noted below. The following loans and units are ineligible for goal counting, and excluded from the denominator:

- o FHA insured or VA guaranteed mortgages.
- o Mortgages on second homes.
- o Mortgages that have already been included in a prior year GSE goal submission.
- o Mortgages that have already been counted by another GSE.
- o Mortgages originated prior to January 1, 1993 for which insufficient data are available to determine goal qualification.
- o Rental units in investment properties and owner/occupied 2 - 4 unit properties for which unit rent is unavailable.
- o Only owner/occupied purchase money mortgages on properties in HUD defined metropolitan areas are eligible for sub-goals.

C: Qualified units are the population of units with the eligible universe that meet the conditions for the appropriate goal.

Low/Mod and Underserved Area goals are independent of each other. By definition, Special Affordable is a subset of the Low/Mod qualifying units.

A unit may qualify for just one, two or all three goals. A unit may not qualify for the Special Affordable goal unless it also qualifies for the Low/Mod goal.

D: The number of eligible units when the original universe is subset to contain only those mortgages that have at least one unit that meets one of the GSE goals.

E: The number of goal qualifying units in the population defined by D.

F: The number of eligible units when the original universe is subset to contain only those mortgages that meets one of the GSE sub-goals.

G: The number of goal qualifying units in the population defined by F.

H: The number of eligible units when the original universe is subset to contain only those mortgages that meet the Low/Mod subgoal.

J: The number of goal qualifying units in the population defined by H.

"Hit Rate" is the ratio of qualified to eligible units

The "Surplus/(Deficit)" is the difference between the number of units that actually qualify for the goal and the minimum number of units needed to mate the HUD specified goal.

HUD Goal Analysis of nhel07-he1_12222006

Corporate Goal	Low/Mod			Underserved Area			Special Affordable		
	Eligible Units	Qualified Units	Deal Mix	Surplus/(Deficit)	Eligible Units	Qualified Units	Eligible Units	Qualified Units	Surplus/(Deficit)
53.0%									
Results From Entire File	2,748	1,876	68.3%	420	3,164	1,866	2,748	874	242
Results Where Loans Meet the Pooling Requirements	2,748	1,876	68.3%	420	3,164	1,866	2,748	874	242
Results Where Loans Do Not Meet the Pooling Requirements	-	-	0.0%	0	-	-	-	-	0
	-	-	0.0%	0	-	-	-	-	0

LOW/MOD GOALS					GSE MIX RESULTS				
LOW/MOD	LOW/MODQ	Frequency	Percent	Cumulative Frequency	Cumulative Percent				
1	0	872	27.17	1334	41.56	68.27%	1,456	420	
1	1	1876	58.44	3210	100				
		2748	1456.44						
UNDERSERVED AREA GOALS					GSE MIX RESULTS				
UNDERSERVE	UNDERSRVQ	Frequency	Percent	Cumulative Frequency	Cumulative Percent				
1	0	93	2.9	93	2.9	58.98%	1,202	664	
1	1	323	10.06	416	12.96				
1	0	1205	37.54	1667	51.93				
1	1	1543	48.07	3210	100				
		3164	0						
SPECIAL AFFORDABLE GOALS					GSE MIX RESULTS				
SPECIALQ	Frequency	Percent							
1	0	1874	58.38	2336	72.77	31.80%	632	242	
1	1	874	27.23	3210	100				
		2748	0						

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LOW/MOD GOALS					GSE MIX RESULTS				
LOW/MOD	LOW/MODQ	Frequency	Percent	Cumulative Frequency	Cumulative Percent				
1	0	872	27.17	1334	41.56	68.27%	1,456	420	
1	1	1876	58.44	3210	100				
		2748	1456.44						
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UNDERSERVE	UNDERSRVQ	Frequency	Percent	Cumulative Frequency	Cumulative Percent				
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1	1	323	10.06	416	12.96				
1	0	1205	37.54	1667	51.93				
1	1	1543	48.07	3210	100				
		3164	0						
SPECIAL AFFORDABLE GOALS					GSE MIX RESULTS				
SPECIALQ	Frequency	Percent							
1	0	1874	58.38	2336	72.77	31.80%	632	242	
1	1	874	27.23	3210	100				
		2748	0						

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LOW/MOD GOALS				GSE MIX RESULTS			
LOW/MODE	LOW/MODQ	Frequency	Percent	Cumulative Frequency	Cumulative Percent		
			0	0			-
UNDERSERVED AREA GOALS							
UNDRSRVE	UNDRSRVQ	Frequency	Percent	Cumulative Frequency	Cumulative Percent		
			0	0			-
SPECIAL AFFORDABLE GOALS							
SPECIALQ	SPECIALQ	Frequency	Percent	Frequency	Percent		
			0	0			-

LOW/MOD GOALS				GSE MIX RESULTS			
LOW/MODE	LOW/MODQ	Frequency	Percent	Cumulative Frequency	Cumulative Percent		
			0	0			-
UNDERSERVED AREA GOALS							
UNDRSRVE	UNDRSRVQ	Frequency	Percent	Cumulative Frequency	Cumulative Percent		
			0	0			-
SPECIAL AFFORDABLE GOALS							
SPECIALQ	SPECIALQ	Frequency	Percent	Frequency	Percent		
			0	0			-

HUD Sub-goal Analysis of nhel07-he1_12222006 (Single Family Owner Occupied Mortgages in Metro Areas)												
Corporate Goal	Low/Mod			Underserved Area			Special Affordable			Surplus/(Deficit)		
	Eligible Units	Qualified Units	Deal Mix	Surplus/(Deficit)	Eligible Units	Qualified Units	Corporate Goal	Eligible Units	Qualified Units	Corporate Goal	Eligible Units	Qualified Units
46.0%							33.0%			17.0%		
Results From Entire File	776	776	100.0%	419	776	483		776	382		776	382
Results Where Loans Meet the Pooling Requirements	776	776	100.0%	419	776	483		776	382		776	382
Results Where Loans Do Not Meet the Pooling Requirements	-	-	0.0%	0	-	-		-	-		-	-
	-	-	0.0%	0	-	-		-	-		-	-

LOW/MOD GOALS					GSE MIX RESULTS				
LOW/MOD	LOW/MODQ	Frequency	Percent	Cumulative Frequency	Cumulative Percent	LOW/MOD	LOW/MODQ	Frequency	Cumulative Percent
1	1	776	24.17	3210	100	1	1	776	100.00%
		776	356.96					776	357
UNDERSERVED AREA GOALS					GSE MIX RESULTS				
UNDERSERVE	UNDERSRVQ	Frequency	Percent	Cumulative Frequency	Cumulative Percent	UNDERSERVE	UNDERSRVQ	Frequency	Cumulative Percent
1	0	283	9.13	2727	84.95	1	0	283	62.24%
1	1	483	15.05	3210	100	1	1	483	62.24%
		776	256.08					776	256
SPECIAL AFFORDABLE GOALS					GSE MIX RESULTS				
SPECIAL	SPECIALQ	Frequency	Percent	Cumulative Frequency	Cumulative Percent	SPECIAL	SPECIALQ	Frequency	Cumulative Percent
1	0	394	12.27	2828	88.1	1	0	394	49.23%
1	1	382	11.9	3210	100	1	1	382	49.23%
		776	131.92					776	132

LOW/MOD GOALS					GSE MIX RESULTS				
LOW/MOD	LOW/MODQ	Frequency	Percent	Cumulative Frequency	Cumulative Percent	LOW/MOD	LOW/MODQ	Frequency	Cumulative Percent
1	1	776	24.17	3210	100	1	1	776	100.00%
		776	356.96					776	357
UNDERSERVED AREA GOALS					GSE MIX RESULTS				
UNDERSERVE	UNDERSRVQ	Frequency	Percent	Cumulative Frequency	Cumulative Percent	UNDERSERVE	UNDERSRVQ	Frequency	Cumulative Percent
1	0	283	9.13	2727	84.95	1	0	283	62.24%
1	1	483	15.05	3210	100	1	1	483	62.24%
		776	256.08					776	256
SPECIAL AFFORDABLE GOALS					GSE MIX RESULTS				
SPECIAL	SPECIALQ	Frequency	Percent	Cumulative Frequency	Cumulative Percent	SPECIAL	SPECIALQ	Frequency	Cumulative Percent
1	0	394	12.27	2828	88.1	1	0	394	49.23%
1	1	382	11.9	3210	100	1	1	382	49.23%
		776	131.92					776	132

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LOW/MOD GOALS					GSE MIX RESULTS	
LOWMODE	LOWMODQ	Frequency	Percent	Cumulative Frequency	Cumulative Percent	
			0	0		-
UNDERSERVED AREA GOALS						
UNDRSRVE	UNDRSRVQ	Frequency	Percent	Cumulative Frequency	Cumulative Percent	
			0	0		-
SPECIAL AFFORDABLE GOALS						
SPECIALQ	SPECIALQ	Frequency	Percent	Cumulative Frequency	Cumulative Percent	
			0	0		-

LOW/MOD GOALS					GSE MIX RESULTS	
LOWMODE	LOWMODQ	Frequency	Percent	Cumulative Frequency	Cumulative Percent	
			0	0		-
UNDERSERVED AREA GOALS						
UNDRSRVE	UNDRSRVQ	Frequency	Percent	Cumulative Frequency	Cumulative Percent	
			0	0		-
SPECIAL AFFORDABLE GOALS						
SPECIALQ	SPECIALQ	Frequency	Percent	Frequency	Percent	
			0	0		-

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	Total Current UPB	Total Loans	Total Units
Results From Entire File	491,363,526.96	3,025	3,210
Results Where Loans Meet the Pooling Requirements	491,363,526.96	3,025	3,210
Results Where Loans Do Not Meet the Pooling Requirements			